

EXHIBIT E



October 13, 2006

Donna Mathews

Calistoga, CA 94515

Our File Number: RUS-6203793

Regarding: Pan-American Life Insurance Company

Dear Ms Mathews:

Thank you for your request for assistance. I have been assigned to handle your inquiry and have written to Pan-American Life Insurance Company regarding your concerns and requested an explanation along with supporting documentation. Generally, I expect to receive an initial response within 45 day from the date of my letter. I will evaluate the material received and contact you with my findings.

Do not be concerned if you do not hear from me during the next several weeks. I will contact you after I have reviewed the response(s) and documentation. I appreciate your patience.

Sincerely,

John Balthazar

Associate Insurance Compliance Officer

Phone: 213-346-6672

Fax: 213-897-6971

Email: BalthazarJ@insurance.ca.gov

Please refer to our file number when corresponding with us.

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